



ECOVAL

ECOVAL, LLC

Firm Profile

Forensic Accounting Services

Fraud Investigation, Forensic, and Litigation Related Claims. Financial Expert Witness.



Table of contents

1. Executive summary	1
2. Firm qualifications	1
3. Your Engagement Team	5
6. Fees	6
Appendix A Key Personnel	7



1. Executive summary

A priority team for a priority account

We have the right team, a team that will bring deep industry experience as well as an efficient and effective approach that align with your expectations. We have an exceptional team that is organized and committed to working with you with its short-and long-term goals. Most importantly, we look forward to a long and mutually beneficial professional service relationship with you, characterized by exceptional service, excellent communications, and timely decision-making, with proactive identification and prompt resolution of issues.

Our firm provides a team with:

1. Proven experience in forensic investigations engagements
2. In depth knowledge in tax incentive decrees laws in granted by the Government of Puerto Rico.
3. Experience, within its resources, in relation to compliance review engagements of contracts and federal and state regulation.
4. Ample knowledge in forensic accounting engagements.
5. Previous experience in large forensic accounting and compliance review projects within the Government of Puerto Rico.

2. Firm qualifications

Ecoval LLC's difference in management services consists of a rock-solid "implementation". Our personnel understand that their goal is to successfully wraparound on schedule the engagement, leaving the client in a far more improved business situation versus the end result of just leaving documented recommendations. Our ultimate goal is to identify the gaps, suggest the means to close/resolve them, and implement the means of positive business and organizational change. It is our commitment to make recommendations to the agency and execute measures that are both practical and financially sound. To achieve this, the team strategically plans and identifies the steps necessary to achieve this end goal in a well-defined plan of execution. The development of a logical plan is amongst the details to effectively move the agency forward to achieve its goals.

Ecoval LLC is one of a few Puerto Rico boutique firms dedicated 100% to financial consulting matters involving forensic accounting, litigation support, fraud investigations and related topics. We have certified professionals with extensive practical experience and who are frequent instructors to Attorneys and Certified Public Accountants in our areas of expertise. We have a unique blend of educational preparation and more than fifteen (15) years of experience that make us well rounded professionals.

Our Staff provide services design to help your organization, legal counsel, or stakeholders to detect, deter, and investigate the misuse of resources or fraud.

Our firm under the direct supervision CPA Eduardo Soria Rivera, Esq. has performed forensic accounting assignments involving:

- Investigation of fraudulent financial statements and financial data.
- Investigation of misappropriation of assets, embezzlement, corruption and other fraudulent schemes.
- Assist management in gathering and preserving electronic evidence.
- Bankruptcies, insolvencies, and reorganizations.
- Assist attorneys and public prosecutors with the documentation and evaluation of evidence to be used in trial.
- Calculation of economic losses.



- Business valuations.
- Professional negligence

In relation to Fraud Investigations:

- Perform Detection and Investigation engagements related to:
 - Asset tracing.
 - Forensic Accounting.
 - Computer Forensics.
 - Evaluation of Financial Statements
- To deter instances of misuse or fraud, our staff has been engaged to:
 - Evaluate company's current anti-fraud plan and infrastructure.
 - Policy development and implementation.
 - Computer system analysis.
 - Accounting Procedures implementation.
 - Evaluation of internal controls.
 - Provide Fraud awareness trainings.

Some of the cases that our staff has worked on involved:

- Investigations of embezzlement and other fraudulent schemes.
- Investment of fraudulent financial statements.
- Assist Management in gathering and preserving electronic evidence.
- Assist attorneys and accountants with the presentation and evaluation of evidence to be used during trials.

Our Forensic Services have been performed in the following industries:

- Auto Dealers
- Retail
- Wholesales
- Government
- Service Stations
- Construction
- Insurance
- Banking
- Healthcare
- Financial Institutions

Our staff has also ample experience in the performance of compliance review engagements related to the use of federal and state funds. Determining the eligibility and allowability of expenses incurred through state and federal programs.

Following is a list of the most significant Government clients we have served in the last 10 years:

1. Puerto Rico Highway & Transportation Authority
2. Office of Management and Budget
3. Office for the Regulation of the Milk Industry (ORIL)
4. Puerto Rico Housing Administration
5. Puerto Rico Department of Health
6. Puerto Rico Public Building Authority
7. Puerto Rico Land Authority
8. Puerto Rico Ports Authority
9. Puerto Rico Convention Center District Authority
10. Puerto Rico Police Department
11. University of Puerto Rico



12. Puerto Rico Department of Justice
13. Puerto Rico Department of Education
14. Puerto Rico Health Insurance Administration
15. Government Development Bank
16. Department of Family Affairs of Puerto Rico
17. Administration for Child Support
18. Puerto Rico Electric Power Authority (PREPA)
19. The Central Recovery and Reconstruction Office of Puerto Rico as a division within the Puerto Rico Public-Private Partnerships Authority Puerto Rico.
20. Puerto Rico Government Employees and Judiciary Retirement System.

Most of our personnel have more than ten years of experience and have multiple professional licenses or certifications. We have three members of our team that are both Certified Public Accountants and Attorneys at Law licensed to practice in Puerto Rico. The firm also have two additional members that are Attorneys at Law and two additional CPA's. This multidisciplinary team becomes a leverage factor when working complex engagements. Our senior level personnel have extensive experience working with governmental entities in Puerto Rico at various capacities. Ecoval, LLC has developed quality control programs to assure the quality of our work.

As with all engagements, the work will be performed in accordance with the procedures outlined in the Quality Control Document of our company. Since the formation of the company, its quality control procedures have been developed to respond to changes in the practice of public accounting, business management, project management, and grant management.

Amongst the factors that have contributed to our company's growth success are:

- ▶ Direct line of communication and continuous involvement of the partners/personnel when it comes to the approaching/handling of client issues.
- ▶ An established managerial policy to retain only high-quality personnel in the corporation. This assures outstanding performance and service efficiencies to maintain high credibility with clients.
- ▶ Professionals whose careers were developed in Puerto Rico and, therefore, have a thorough knowledge of local and federal regulations.
- ▶ Active participation on the main trade and professional Associations of Puerto Rico, like the Puerto Rico State Society of Certified Public Accountant (CCPA), amongst several others.

We are a full-service company, with experience serving clients in:

- ▶ **Federal Government** - Medicaid Audits, Bankruptcy Court, Federal Grants such as HUD's Section 8 Program, Community Development Block Grants, FEMA, and others. ARRA funds management and compliance, corrective action plans, negotiations with federal policy advisors and the federal government, 'high risk' agencies and more.
- ▶ **Local and State Governments** - Management Consulting and Operational Compliance Training for Management and Executives, Cabinet level appointees', Municipal Governments, and Not-for-Profit Agencies. We are also proficient in the subject matters of Procurement Compliance, Grant Management Compliance, and Bill of Law Implementations.
- ▶ **Project Management and Department Operations** - To support areas in 'Top' Management, Accounting & Finance, Compliance, Information Resources, Human Resources, Sales, and Marketing.
- ▶ **Services** - Provided to diverse industries to include Banking and Insurance, Manufacturing, Distribution, and Retail, Telecommunications, Technology Reengineering, amongst the many.

Ecoval, LLC's difference in management services is that we are 'implementation' oriented. Our personnel understand that their goal is to exit the contract, leaving the client in an improved business situation versus the end result of documented recommendations. Our priority is to identify gaps, suggest the means to close/resolve them, and implement the means of positive business and organizational changes. It is our commitment to make recommendations to the agency and execute



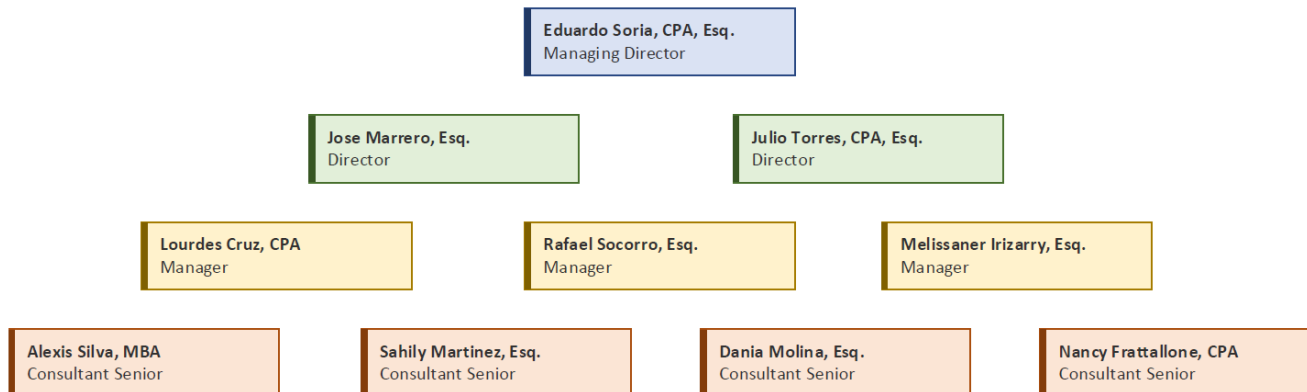
measures that are both practical and financially sound. To achieve this, our team of professionals strategically plans and identifies the steps necessary to achieve the task at hand, developing a logical transition plan towards a well-defined execution. All presented in detail to effectively move the agency from their current working phase in the direction of an improved and successful one.

Ecoval, LLC has specialized in rendering services and training the functions of grant management. Our organization is, therefore, proficient, and credible in effectively provide these types of services.

Ecoval, LLC is not and will not be involved in lobbying activities and complies and adheres to the equal opportunity (EOE) requirements.



3. Your Engagement Team



The experience and accessibility of the individuals leading the engagement team are crucial to the quality of our services and the level of attention provided by Ecoval, LLC. Our team members will provide a deep knowledge of the industry, a fresh perspective and a centralized approach. We bring a team with extensive industry knowledge and experience and a proven record of delivering quality advisory services to our clients.

Please refer to Appendix A for our team biographies.

Staff resourcing and continuity

We understand the importance of team continuity across your footprint and the impact it may have on both the quality and the success of our relationship. Our strength is in our people, and the continuity of engagement resources is crucial to delivering quality services; therefore, it is in both of our interests to work toward this goal.

We strive to maintain team continuity as a matter of policy and pledge to make a conscientious effort to provide staffing continuity at every level of the service team. In the event of an unavoidable staff change, we will promptly inform you and work together to identify a replacement with commensurate skills and experience. Furthermore, the entire service team will be responsible for sharing institutional knowledge and bringing any new team members up to date on the engagement, including your business environment and objectives. This will facilitate a seamless integration and mitigate disruption for your team.



Statement of independence

Independence is a responsibility of both Ecoval, LLC and our clients, and we take it very seriously. It is critical that we not only establish independence at the onset of an engagement, but that it is maintained throughout the relationship. The Ecoval independence process is an intensive process that requires a thorough investigation of our firm's independence as it relates to business and relationship matters. On an ongoing basis, our independence procedures and assessments are completed before an engagement letter for new services is signed. We commit to provide our services, in accordance with our normal procedures our confirmation of independence annually.

Confidentiality

Confidentiality is of the utmost importance to us. We have many years of experience developing, implementing and enforcing quality control techniques to protect our clients' confidential and strategic information. We will work with management at the initiation of our service relationship to co-develop the most effective safeguards for this engagement.

Our core business is providing professional services, and in performing these services, we may learn nonpublic information about our clients and other entities. We make every effort to safeguard such nonpublic information. Even within the Ecoval organization, confidential information is discussed with others only on a need-to-know basis. In addition, other than to perform services for a client or to comply with professional standards, use of a client's nonpublic information for any purpose, business or personal, is strictly prohibited. Ecoval guidelines for safeguarding confidential client information require all of the firm's personnel to rigorously adhere to the highest standards possible.

6. Fees

Our approach is to provide the highest-quality services possible at a fair and competitive fee. We firmly believe that for you to remain satisfied, we must bring you value in excess of the fees.

- ▶ Our commitment to quality requires that we deploy the right resources to perform quality work.
- ▶ A long-term service relationship that is mutually satisfying must be grounded in efficient and effective services provided at a reasonable fee.
- ▶ We are transparent and flexible when developing our fee arrangements.
- ▶ We will work with management to gain a further understanding of their implementation plans and the impact those will have on our level of effort.

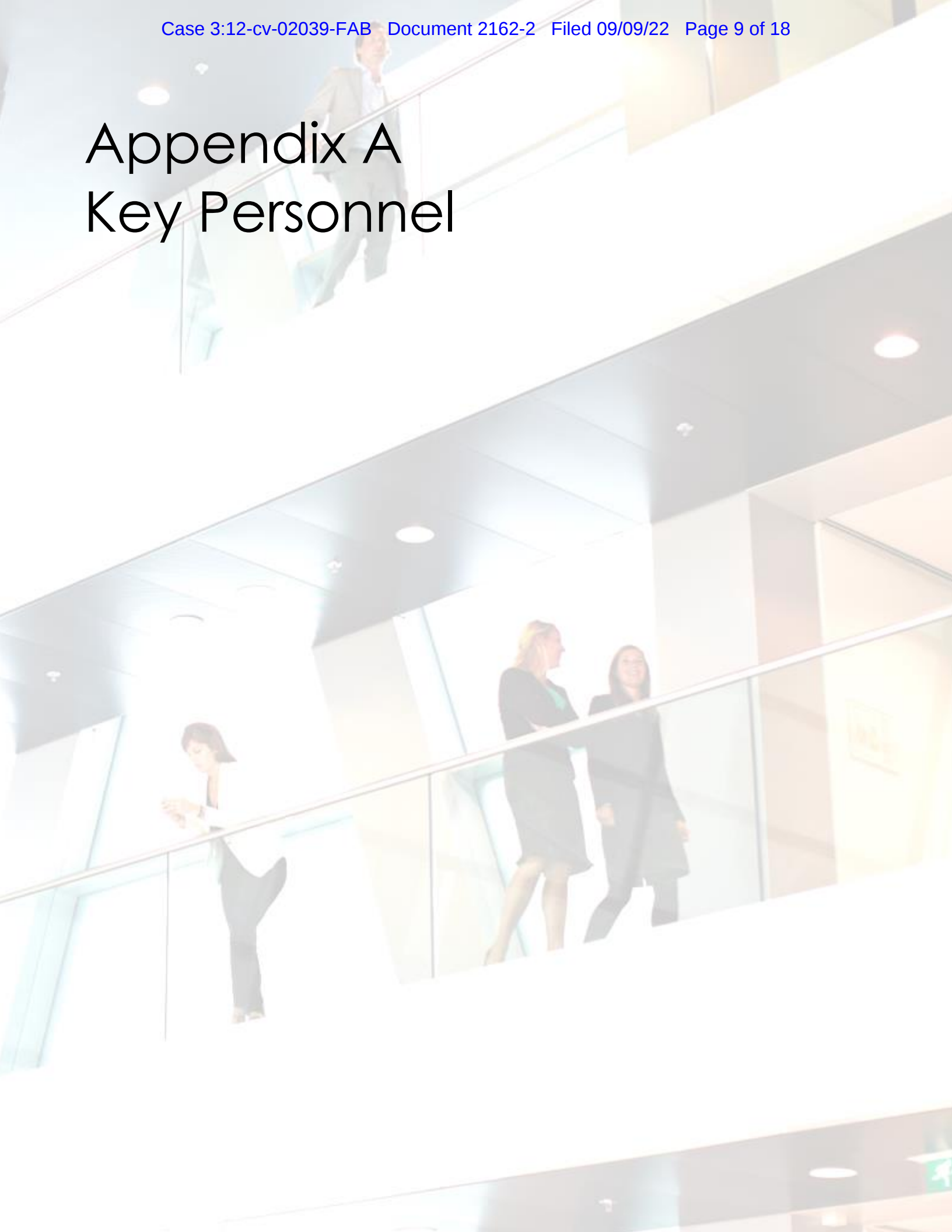
Guiding principles around fees

- Deploy the appropriate resources to perform quality work
- Provide efficient and effective services at a reasonable fee.
- Deliver transparent, open communication regarding our consulting fees and early and continuous involvement of management in fee discussions.

Our fees are based on our understanding of the current applicable business operations and regulatory reporting requirements. If there is a significant change in the scope of our work due to a change that was not anticipated when we established our fees, we will notify management immediately and work with you to establish a fair fee for out-of-scope additional audit effort.

We encourage and welcome year-round interaction as questions and issues arise. We do not render incidental billings for a variety of minor consultations that can occur. When we determine that billings for out-of-scope services or a separate project is warranted, our rates for separate projects and out-of-scope work will be commensurate with the level of staff required, the nature of the work to be performed and the timing of the work.

Appendix A Key Personnel





EDUARDO SORIA RIVERA

eduardo@ecoval.us | 787-630-9443

Managing Director

Ecoval LLC

PROFESSIONAL QUALIFICATIONS

CPA/ABV, CVA, CIA, CFE, ESQ.

RELEVANT EXPERIENCE

- Ecoval, LLC. Managing Director – Consultant of the Office of the Governor’s Authorized Representative (GAR). Assistance in the establishment of a financial system to document costs related to disaster response and infrastructure covered under federal grants and funds. Plan development and implementation geared to increase capacity of grants and program management.
- As Managing Director of Ecoval, LLC, has been engaged by the Puerto Rico Highway & Transportation Authority to assess claims related to construction projects, serving as expert witness during legal proceedings.
- More than 25 years of experience working as a business advisor and consultant through Public Accounting firms.
- More than 20 years of experience as a Certified Public Accountants.
- More than 15 years certified as an Internal Auditor (CIA) by the Institute of Internal Auditors (IIA).
- More than 15 years as a Certified Fraud Examiner (CFE) by the Association of Certified Fraud Examiners (ACFE).
- More than 10 years of experience as an attorney at law admitted to practice in Puerto Rico by the Puerto Rico Supreme Court.
- More than 20 years certified as an expert in Business Valuation (CVA) by the National Association of Certified Valuation Analysts (NACVA).
- More than 10 years certified as an expert in Business Valuation (ABV) by the American Institute of Certified Public Accountants (AICPA).

Education

In 2007, graduated Magna Cum Laude, from the Interamerican University School of Law.

In 1995, graduated Cum Laude from the Business Administration Department of the University of Puerto Rico, Rio Piedras Campus, obtaining a BBA with a major in accounting.

Highlights

Publications:

Business Valuations: The ideal financial benchmark for turnaround. Business Puerto Rico Edition 4, 2009.

Valuation for financial reporting under SFAS 142.

“El CPA”. Abril/Mayo 2009.

Registrations/Certifications

In 2015, Oxford-Chicago Valuation Program from the University of Oxford.

In 2015, International arbitration course from the Columbia University in the City of New York.

In 2008, passed the local bar exam with a 93-percentile score.

In 2006, became certified as an expert in Business Valuation (ABV) by the American Institute of Certified Public Accountants.

In 2001, became certified as a CFE (Certified Fraud Examiner).

In 2000, passed the Certified Internal Auditor (CIA) examinations.

In 1998, passed, on the first try, the Certified Valuation Analyst (CVA) examination.

In 1995, passed, on the first try, all four parts of the uniform Certified Public Accountants (CPA) examination.

Training

- Continuing legal education
- Continuing Education of Finance and accounting courses.
- Instructor of continuing education in legal and finance courses.



JOSÉ I. MARRERO ROSADO

Jose.marrero@ecoval.us | 787-553-2992

Director

Ecoval LLC

PROFESSIONAL QUALIFICATIONS

CPA/Esq.

RELEVANT EXPERIENCE

- Former Director of the Puerto Rico Office of Management and Budget (PROMB) for the years 2017 through 2019. During his tenure he served as the Governors Authorized Representative (GAR), responsible for the State compliance with the FEMA- State Agreement for Hurricanes Irma and Maria. As PROMB Director was directly involved in the development of the Government of Puerto Rico's budget and representative of the government to Fiscal Oversight Board.
- Over 4 years of experience as Chief Financial Officer in several Bank Institution and Non-Profit Health care Facilities.
- Over 4 Years as Controller of Public corporations of the Government of Puerto Rico.
- 8 years as Consulting Operations Manager and Oracle Financial Systems Consultant- Oracle Caribbean Inc.
- 20 years of experience as a Certified Public Accountant.
- 12 years of experience as an attorney at law admitted to practice in Puerto Rico by the Puerto Rico Supreme Court.

Education

In 2008, graduated Manga Cum Laude, from the Interamerican University School of Law.

Graduated Magna Cum Laude from the business Administration Department of the Interamerican University campus, obtaining a BBA with a major in accounting.

Highlights

- › GAR for the Government of Puerto Rico for the disaster declarations of Hurricane Irma and Maria.
- › Representative of the Governor of Puerto Rico to Fiscal Oversight Board, participating in the negotiations with the creditors of the island in the PR Bankruptcy Proceedings.
- › In charge of the development of the budget of the Government of Puerto Rico during the years 2017 through 2019.
- › Trustee –PREPA employee's retirement system
- › Member Permanent Bidding Committee (Procurement)
- › PREPA's Negotiator (Collective Bargaining Agreement for Employees)

Certifications

- › Certified Public Accounting (CPA)
- › Law Bar
- › Notary
- › Certificate of Achievement in Public Plan Policy (CAPPP)

Training

- › Continuing Education as a CPA.
- › Continuing legal education.



JULIO F. TORRES ABREU

julio@ecoval.us | 787-605-8338

Director

Ecoval LLC

PROFESSIONAL QUALIFICATIONS

CPA, ESQ.

RELEVANT EXPERIENCE

- Ecoval, LLC. Director – Consultant of the Office of the Governor’s Authorized Representative (GAR). Assistance in the establishment of a financial system to document costs related to disaster response and infrastructure covered under federal grants and funds. Plan development and implementation geared to increase capacity of grants and program management.
- As Director of Ecoval, LLC, on behalf of the PR Office of Management and Budget, was in charge of the compliance review of funds allocated to Municipalities and agencies through the CRF Fund, with IRS regulation. Has also been in charge of compliance reviews on behalf of the Public Building Administration (PBA), the Department of Economic Development and Commerce (DEDC), the Central Office for Recovery, Reconstruction and Resiliency (COR3), the PR Government Employees and Judiciary Retirement System Administration and The Authority for the Financing of the Infrastructure of Puerto Rico (AFI).
- Former Comptroller for Island Time Watersports Caribbean, LLC and Red Hospitality & Leisure, St. John USVI.
- Former Undersecretary of Administration, Finance and Budget Department of Agriculture of Puerto Rico, San Juan, PR.
- Former Finance Director of the Institutional Trust of the National Guard of Puerto Rico (FIGNA).
- Former Professor- Interamerican University of Puerto Rico, Bayamón Campus PR.

Education

In 2009, graduated Magna Cum Laude, from the Interamerican University School of Law.

In 2005, graduated Cum Laude from the Business Administration Department of the University of Puerto Rico, Rio Piedras Campus, obtaining a BBA with a major in accounting.

Highlights

- › Consultant in the Economic Study Commission of the Coffee Industry in Puerto Rico, Department of Agriculture in 2015.
- › Consultant in the Economic Study Commission of the Milk Industry of Puerto Rico Department of Agriculture in 2016.
- › Project Manager ahead of the CRF Compliance Review Project.

Registrations/Certifications

- › Certified Public Accountant.
- › Law Bar

Training

- › Continuous legal education.
- › Continuous education as a CPA.



LOURDES CRUZ ROSA

Lourdes.cruz@ecoval.us | 787-309-1209
Consulting Manager
Ecoval LLC

PROFESSIONAL QUALIFICATIONS CERTIFIED PUBLIC ACCOUNTANT

RELEVANT EXPERIENCE

- Ecoval LLC, Manager- Consultant the Office of the Governor's Authorized Representative (GAR). Assistance in the establishment of a financial system to document costs related to disaster response and infrastructure covered under the FEMA grants and funds. Development and implementation of a plan geared to increase capacity of grants and program management. Experience in compliance procedures related the Coronavirus Relief Funds assigned to the agencies and municipalities of the Government of Puerto Rico, through the CARES ACT. Experience in Forensic Examinations related to Governmental Funds, specifically funds administered by the Puerto Rico Office of Management and Budget and the Puerto Rico Police Department. Analyzed and prepared detail of proceeds and disbursements related to the disaster recovery of Hurricane Maria. Experienced on financial compliance reviews, which includes activities to support the compliance with FEMA Public Assistance financial requirements for specific projects.
- Over 25 years of experience in the operations, program management, administration, consulting, strategic planning, business re-structuring and regulatory agencies compliance.
- 8 years as Vice President of Operations/Director of Operations – of the Instituto de Banca y Comercio.
- 8 years as Consulting Operations Manager and Oracle Financial Systems Consultant- Oracle Caribbean Inc.

Education

Graduated Cum Laude, from the University of PR, Rio Piedras Campus, BBA Major in Accounting.

Highlights

- › Managed the implementation of Oracle as the accounting software of the PR Department of Education.

Certifications

- › Certified Public Account

Training

- › Continuing Education of finance and accounting courses.

RAFAEL SOCORRO SANTONI

Rafael.socorro@ecoal.us | 787-459-5173

Manager

Ecoval LLC

PROFESSIONAL QUALIFICATIONS ATTORNEY AT LAW (ESQ.)

RELEVANT EXPERIENCE

- Ecoval, LLC - Manager. Experienced with Forensic Examinations related to governmental funds, specifically funds administered by Puerto Rico Office of Management and Budget (PROMB), Puerto Rico Police Department, among others. Assist agency in the management of federal grants. Experience in compliance procedures related the Coronavirus Relief Funds assigned to the agencies and municipalities of the Government of Puerto Rico, through the CARES ACT. Experienced on financial compliance reviews, which includes activities to support the compliance with FEMA Public Assistance financial requirements for specific projects.
- 4 years as Legal Advisor for the Puerto Rico Police Bureau, provided counsel to the Superintendent and other police officials pertaining to applicable laws and regulations as to legal matters. Manage a caseload of approximately 200 hundred investigations and adjudicate disciplinary measures of police officers and agency employees.
- 2 years as Director of the Internal Audit Office of the Public Building Authority (PBA), develop and implement Annual Internal Audit Plans, assign and supervise auditors and administrative personnel. In charge of assuring compliance with requirements and recommendations by Regulatory Agencies. Reported findings and recommendations directly to the PBA Board of Directors.
- 10 years of experience as an attorney at law admitted to practice in Puerto Rico by the Puerto Rico Supreme Court and the U.S. District Court for the District of Puerto Rico.

Education

In 2009, graduated from the Interamerican University School of Law-Juris Doctor.

In 2006, BBA in Business Administration with a major in Finance from the University of Puerto Rico, Rio Piedras Campus.

Highlights

- › Served as Legal advisor for the Superintendent of the PR Police Bureau.
- › Served as the Director of PBA's Internal Audit Office

Certifications

- › PR Law Bar
- › Notary
- › U.S. District Court for the District of Puerto Rico

Training

- › Continuing legal education
- › Continuing education of finance and accounting courses.

MELISSANER IRIZARRY PONCE

melissaner@ecoval.us | 787-901-5871

Manager
Ecoval LLC

PROFESSIONAL QUALIFICATIONS ATTORNEY AT LAW (ESQ.)

RELEVANT EXPERIENCE

- Ecoval, LLC – Manager/Senior consultant since October 2018-Current. Experienced with Forensic Examinations related to governmental funds, specifically funds administered by Puerto Rico Office of Management and Budget (PROMB), Puerto Rico Police Department, among others. Assist agency in the management of federal grants. Experience in compliance procedures related the Coronavirus Relief Funds assigned to the agencies and municipalities of the Government of Puerto Rico, through the CARES ACT. Experience in Forensic Examinations related to Governmental Funds, specifically funds administered by the Puerto Rico Office of Management and Budget and the Puerto Rico Police Department. Analyzed and prepared detail of proceeds and disbursements related to the disaster recovery of Hurricane Maria. Experienced on financial compliance reviews, which includes activities to support the compliance with FEMA Public Assistance financial requirements for specific projects.
- 3 years of experience as an attorney at law admitted to practice in Puerto Rico by the Puerto Rico Supreme Court.

Education

In 2017, graduated from the Interamerican University School of Law-Juris Doctor.

In 2010, graduated Cum Laude from the Business Administration Department of the Pontifical Catholic University of Puerto Rico, Ponce campus, obtaining a BBA with a major in public accounting and business law.

Highlights

- Served as Senior Consultant for the Act 20/22 Compliance Audit process in for DDEC.
- Served as Senior Consultant for the CRF Compliance Review.

Certifications

- PR Law Bar
- Notary

Training

- Continuing legal education
- Continuing education of finance and accounting courses.

Ecoval LLC

Certified Public Accountant.

- Ecoval, LLC - Senior consultant since June 2022-Current.
Experience in developing SOPs of applicable Federal, State and COR 3 Guidelines and regulations for the Department of Education standard operating procedures. Analyzed and prepared Flow Charts, FEMA Manuals, SOPs, Procurement, among others of the regulations of the Department of Education. Develop eligibility guidelines for the Public Assistance Costs Management procedures in the Finance SOPs.
- Over 15 years of experience as a Controller of several private entities.
- Over 25 years of experience working as an auditor through Public Accounting firms.
- Over 25 years of experience as a Certified Public Accountant.
- Responsible for the planning and implementation of recommendations for internal compliance audits for a Government Bank in PR.

- › Served as Controller in several companies.
- › Served as General Internal Auditor in Banco de Desarrollo Económico de PR.
- › Served as Senior Auditor for Arthur Andersen & Co

- Continuous Education as a CPA.

Attorney Consultant
Ecoval LLC

RELEVANT EXPERIENCE

- Ecoval, LLC - Attorney consultant since May 2021-Current. Conducted compliance review on the regulatory requirements and procedures regarding Act 20 and Act 22 for the Department of Economic Development and Commerce of Puerto Rico.
- ML Law Group – Associate attorney. Handled all stages of litigation in civil cases. Drafted legal opinions on government affairs for agencies such as Puerto Rico Highway and Transportation Authority (PRHTA) and Department of Transportation and Public Works (DTOP).
- Banco Santander of Puerto Rico – Consumer Compliance Officer. Reviewed policies and procedures. Conducted fair lending compliance review and drafted reports about the findings. Experience in provide training to employees on the regulatory requirements and procedures to achieve compliance with applicable laws and regulations. Provided support in internal and external audits.
- 2 years of experience as an attorney at law admitted to practice in Puerto Rico by the Puerto Rico Supreme Court.

In 2019, graduated Cum Laude from the Interamerican University School of Law-Juris Doctor with a minor in Civil Law.

In 2016, graduated Cum Laude from the Business Administration Faculty of the University of Puerto Rico, Río Piedras Campus, obtaining a BBA with a major in accounting.

- Served as Attorney Consultant for the Act 20/22 Compliance Audit process for DDEC.

- PR Law Bar
- Notary

Consultant
Ecoval LLC

RELEVANT EXPERIENCE

- Ecoval, LLC - Consultant since April 2021-Current. Experience in compliance procedures related to Act20 and Act 22 Decrees issued by the Department of Economic Development and Commerce.
- Popular Insurance – Law Clerk. Experience in risk assessment to ensure compliance with regulatory framework.

In 2020, graduated Cum Laude from the Interamerican University School of Law-Juris Doctor with a minor in Corporate Law.

In 2016, graduated Cum Laude from the Business Administration Department of the University of Puerto Rico, Rio Piedras campus, obtaining a BBA with a major in Accounting and a minor in Human Resources.

- › Served as a Consultant for the Act 20/22 Compliance Audit process in for DDEC.

PR Law Bar